

REMARKS:

This is a full and complete response to the Office Action of March 11, 2008

REGARDING THE CLAIMS:

Claims 1-3, 12, 25-28 are pending in the application. Claims 4-11 and 13-24 have been canceled. Claims 1-3, and 12 have been amended for clarification and claims 25-28 have been added. Support can be found generally throughout the application. No new matter has been added.

IN RESPONSE TO THE OFFICE ACTION:

REJECTION UNDER 35 U.S.C. § 102:

Claims 1-3 and 12 stand rejected under 35 USC §102(e) as being anticipated by **Reiter et al.** (hereinafter “**Reiter**”), US 6,405,313. Applicants respectfully traverse this rejection.

Applicants have carefully considered the examiner’s application of U.S. Pat. No. 6,405,313 to **Reiter** (“**Reiter**”) to the claims. Applicants respectfully submit that **Reiter** is not relevant to the pending claims because it is directed to a method for providing authentication assurance in a key-binding system, not a system for determining a set of structured cash flow exchanges. The key-binding system of **Reiter** is in the field of Public Key Infrastructure (PKI), and is unrelated to the present claims.

A public key infrastructure certificate uses a public-key signature of one party to certify a binding between another public key and one or more attributes, such as the identity of the holder of a private key corresponding to the public key bound by the certificate. **Reiter** is directed to determining an amount of insurance available for a particular public-key infrastructure certificate that is authentic.

This is reflected in the structure of the graph cited by the examiner and shown in Figure 4A of **Reiter**. As set forth in **Reiter** at column 8, lines 43-49:

the nodes of this graph are public keys, and the edge $K_1 \rightarrow K_2$, for example, exists if a user is in possession of a certificate that assigns attributes (including an owner) to K_2 and whose signature can be verified using K_1 . Each edge is labeled with the attributes included in the certificate that the edge represents.

Applicants have amended the pending claims to more clearly point out that at least one node of the graphs recited in claims 1-3 and 12 corresponds to a swap transaction. Although Applicant respectfully submits that claims 1-3 and 12 were distinct from **Reiter** as originally filed, this amendment makes the distinction even clearer. Because **Reiter** does not disclose or suggest a graph having at least one node corresponding to at least one swap transaction, Applicant respectfully suggests that claims 1-3 and 12 are patentable over **Reiter**.

Applicants have also added claims 25-28. These claims include language requiring that at least one edge of the claimed graph corresponds to at least a partial match of at least one requirement of a swap transaction. Because no graph containing at least one edge corresponding to at least a partial match of at least one requirement of a swap transaction is disclosed or suggested in **Reiter**, Applicants respectfully submit that claims 25-28 are patentable over **Reiter**.

More specifically, Applicants have amended claims 1 and 2 to recite “instructions that operate on data corresponding to a graph having at least one node corresponding to at least one swap.”

Applicants have also amended claim 3 to recite “instructions for adding information corresponding to a node to a data structure corresponding to a graph, the node corresponding to a possible swap transaction.”

Applicants have also amended claim 12 to recite “establishing in one or more memories a data structure corresponding to a graph having nodes corresponding to a collection of at least partial exchange definitions including at least one at least partial swap definition.”

Because **Reiter** does not disclose or suggest a graph having at least one node corresponding to at least one swap, Applicant respectfully suggests that claims 1-3 and 12 are patentable over **Reiter**.

Similarly claims 25 and 26 recite “instructions that operate on data corresponding to a graph having at least one edge corresponding to at least one partial match between one or more terms of at least one swap transaction and one or more terms of at least one other transaction.”

Claim 27 recites “wherein the graph includes at least one arc corresponding to at least a partial match of the requirements of at least one swap.”

Claim 28 recites “at least one of the edges corresponding to at least a partial match of one or more requirements of a swap transaction.”

Because no graph containing at least one edge corresponding to at least a partial match of one or more requirements of a swap transaction is disclosed or suggested in **Reiter**, Applicants respectfully submit that claims 25-28 are patentable over **Reiter**.

In view of the above, Applicants therefore request the above mentioned rejections be withdrawn.

The undersigned representative authorizes the Commissioner to charge any additional fees under 37 C.F.R. 1.16 or 1.17 that may be required, or credit any overpayment, to Deposit Account No. 14-1437, referencing Attorney Docket No.: 8224.003.NPUS00.

In order to facilitate the resolution of any issues or questions presented by this paper, the Examiner may directly contact the undersigned by phone to further the discussion.

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Respectfully submitted,

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